

**R E M A R K S**

- Claims 79 to 103 were pending in the present application

Upon entry of this amendment:

- Claims 79 - 87 and 89 - 103 will remain pending
- Claims 79, 84, 90, 91, and 103 are independent

**Claim Objections**

The typographical errors in claims 90, 91 and 103 have been corrected.

**Section 112 Rejections**

Claims 91 - 103 were rejected under 35 U.S.C. Section 112, ¶ 1 as not enabled. This objection has been rendered moot by the amendments to these claims, as discussed below. Nevertheless, Applicants do not agree with the propriety of the Section 112 rejection.

**Section 102 and 103 Rejections**

Claims 79 and 82 are rejected as anticipated by Goldenberg (U.S. Patent No. 6,036,344).

Claims 80, 81 and 83 - 90 are rejected as obvious in light of Goldenberg and various other references.

Applicants respectfully traverse all these rejections. However, for the sake of expediting prosecution, Applicants have amended all independent claims without prejudice in order to pursue these claims in another application. Nevertheless, Applicants neither agree with nor accept the Examiner's Section 102 and 103 rejections based on Goldenberg, nor the Examiner's characterization of Goldenberg.

As amended, all independent claims recite both transmitting a code and receiving this code. The code indicates an amount of funds, or allows the amount of funds to be determined. Goldenberg does not suggest such features. In fact, there would be no use of such a feature in the system of Goldenberg.

**Conclusion**

It is submitted that all of the claims are now in condition for allowance. The Examiner's early re-examination and reconsideration are respectfully requested.

Please charge any fees that may be required for this Amendment to Deposit Account No. 50-0271. Furthermore, should an extension of time be required, please grant any extension of time which may be required to make this Amendment timely, and please charge any fee for such an extension to Deposit Account No. 50-0271.

If the Examiner has any questions regarding this amendment, the present application, or any of the references, the Examiner is cordially requested to contact Dean Alderucci at telephone number (203) 461-7337.

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Date

Respectfully submitted,



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